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Consumer advisory: ‘Porch pirate’ theft may be covered under your insurance

BALTIMORE – This holiday season, virtual shopping sales are at a record high as Marylanders rely on catalogue and online sales in light of the pandemic. That means the number of packages that are being left on porches and doorsteps throughout our state this month are also at a record high.

Unfortunately, law breakers know this too. Just like Dr. Seuss’s legendary Grinch, “porch pirates” are trying to spoil some folks’ holiday joy by stealing packages from private property.

Maryland Insurance Commissioner Kathleen A. Birrane is reminding people that package theft may be covered under your homeowners insurance or renters insurance policies. “If you are pinched by a Grinch, insurance may reimburse you for the loss of property,” Commissioner Birrane said. “That’s because once the U.S. Post Office or a delivery service drops off a package on your doorstep, it is your property – just like any item in your yard or inside your home.”

Coverage varies by policy. The Maryland Insurance Administration encourages policyholders to review their homeowners or renters policy to find out what is covered and what is not. Also, any theft is likely subject to your policy’s deductible, and many smaller or less-expensive items may fall below that deductible. Ask your insurance company or insurance producer (agent) for help in understanding your policy.

“Of course, property theft is not just a holiday phenomenon,” Commissioner Birrane noted. “As we approach the New Year, it is a great time to evaluate all of your insurance needs and make sure you have the right amount of coverage.”

Special Note: The Maryland Insurance Administration remains fully operational during the COVID-19 emergency. If you would like to file an insurance complaint, please use our online portal:

<https://enterprise.insurance.maryland.gov/consumer/ConsumerPortalWelcomePage.aspx>

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$28.5 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at [@MD_Insurance](https://twitter.com/MD_Insurance), LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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